

## CLAIMS

What is claimed is:

1. A computer based method for electronically analyzing a donor investment portfolio to identify assets representing tax efficient transfers from a donor to a receiving entity comprising the steps of:
  - 5 compiling donor investment portfolio data from each brokerage account associated with the donor investment portfolio;
  - calculate and display unrealized gain of each asset in the donor investment portfolio;
  - 10 calculate and display estimated tax savings achievable by transferring each asset in the donor investment portfolio to the receiving entity; and
  - selecting specific assets from the donor investment portfolio for transferring to the receiving entity.
2. The method of Claim 1 wherein the receiving entity is a non-profit organization.
- 15 3. The method of Claim 2 wherein the non-profit organization is a donor advised organization.
4. The method of Claim 1 wherein the display is sorted by at least one of the calculated or displayed data items.
5. The method of Claim 1 wherein the display is grouped by each calculated or displayed data item into groups representing: individual lots, aggregation by  
20 asset, long-term gain or short-term gain.
6. The method of Claim 1 further comprising the steps of:

specifying a dollar amount to transfer to the receiving entity; and  
selecting assets such that the current dollar value of the selected assets is  
substantially the same as the specified dollar amount to transfer.

7. The method of Claim 1 further comprising:
- 5           electronically transferring cash to the receiving entity instead of assets in  
the donor investment portfolio if the assets in the donor investment portfolio  
provide an estimated tax savings that is below a predefined threshold.
8. The method of Claim 1 further comprising the step of:
- 10           repurchasing a substantially similar asset immediately upon transferring  
the asset to the receiving entity.
9. The method of Claim 8 wherein the repurchasing is accomplished by cross  
matching the repurchase of the substantially similar asset with the sale by the  
receiving entity of the asset.
10. The method of Claim 1 wherein the selecting and transferring of the asset is
- 15           completely automated by:
- predefining parameters for the selection, transfer and repurchase of  
assets;
- automatically selecting specific assets from the donor investment  
portfolio for transferring based upon the predefined parameters; and
- 20           electronically transferring the selected assets to the receiving entity.
11. The method of Claim 10 further comprising the step of:
- automatically repurchasing substantially similar assets immediately upon  
transferring the selected assets to the receiving entity.

12. The method of Claim 10 wherein the parameters include at least one of: a frequency of transfer value, an amount of transfer value, an asset allocation, and an identification of charities to which to transfer assets.
13. The method of Claim 1 wherein donor investment portfolio is maintained through a qualified retirement plan.
14. A computer based method for electronically controlling the price at which an asset is given in order to establish the tax receipt value for the donor in giving that asset and a dollar value that a receiving entity may receive in selling the asset comprising the steps of:
- selecting an asset to transfer to the receiving entity;
  - selecting an asset transfer timing technique;
  - initiating a transfer of the asset to the receiving entity according to the selected asset transfer timing technique.
15. The method of Claim 14 wherein the asset transfer timing technique is one of the following:
- a market order at a specified date and time;
  - a limit order allowing the donor to establish the value at which the asset is transferred to the receiving entity;
  - a short, call option or put option allowing the receiving entity to fix the minimum value of the asset that is being transferred by the donor;
  - a stop, stop limit or stop loss order;
  - a day order;
  - a good-till-canceled order;
  - an all-or-none order;
  - a fill-or-kill order;
  - an immediate-or-cancel order;

a minimum-quantity order; and  
a do-not-reduce order.

16. The method of Claim 15 further comprising the step of:  
enabling the receiving entity to immediately instruct a broker to sell the  
5 asset at substantially the same transfer timing price selected by the donor.
17. The method of Claim 14 further comprising the step of:  
creating a list of donor assets;  
monitoring the list of donor assets; and  
electronically sending an indication to the donor when the asset price of  
10 an asset on the list of assets reaches a predefined price.
18. A computer based method for instantaneously recording the tax deduction that a  
donor will receive for transferring an asset to a receiving entity comprising the  
steps of:  
transferring the asset to the receiving entity; and  
15 recording an exact price of the asset at the time the asset is transferred to  
the receiving entity.
19. The method of Claim 18 wherein the exact price of the asset is calculated using  
the average of the bid price and ask price at the time the asset is transferred to  
the receiving entity.
20. The method of Claim 18 wherein the exact price of the asset is calculated using  
20 the value of the last trade completed before the transfer was initiated.
21. The method of Claim 18 further comprising the step of:

allowing the donor to specify the recommended time interval, or price, at which the asset is to be sold by the receiving entity after the transfer is complete.

22. The method of Claim 18 wherein the tax deduction value is selectable using one of the following methods:

5                   the asset price at the time of the transfer; or  
                  the average of the asset's high price and the asset's low price for the day.

23. A computer based method of accelerating the transfer of an asset from a donor investment portfolio, to a receiving entity, by using a computer network, comprising the steps of:

10                   compiling donor investment portfolio data;  
                  selecting specific assets from the donor investment portfolio for transferring to the receiving entity; and  
                  electronically transferring the selected assets to the receiving entity.

24. The method of Claim 23 wherein a single or multiple assets may be selected and transferred using a single computer user interface action.

25. A computer based method for providing electronic asset processing services to a receiving entity comprising the steps of:

20                   identifying a proxy organization having a relationship to the receiving entity allowing the proxy organization to receive an asset transfer on behalf of the receiving entity;  
                  representing the proxy organization to the donor such that the donor may or may not be aware that the proxy organization is not the receiving entity;  
                  receiving the asset transfer from the donor to the proxy organization;  
                  transferring either the asset or cash proceeds from the sale of the asset  
25                   from the proxy organization to the receiving entity; and

issuing to the donor a tax receipt for the asset transfer in the name of the receiving entity.

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26. The method of Claim 25 wherein the proxy organization guarantees that the received asset or the cash proceeds from the sale of the asset will always be transferred to the receiving entity.
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27. A method for providing instructions from a donor to a donor advised organization regarding disbursement of funds held by the donor advised organization comprising the steps of:
- establishing a donor account with the donor advised organization;
  - creating a charity check for use by the donor in requesting the donor advised organization to disburse funds from the donor account to a desired charity; and
  - issuing the charity check to the donor.
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28. The method of Claim 27 wherein the step of creating the charity check further comprises specifying a value of the charity check as a predefined amount.
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29. The method of Claim 27 wherein the step of creating the charity check further comprises:
- specifying a value of the charity check;
  - specifying a unique identifier;
  - specifying the donor account number,
- such that the charity check can be redeemed by supplying the value, unique identifier and donor account number over a communications medium.
30. The method of Claim 27 wherein the charity check is created specifying a predefined charity.

31. The method of Claim 27 wherein the charity check is created in the form of a financial debit card.
32. A method for providing tax-efficient transfers of employee compensation to a charity using an employer benefits system.
33. The method of Claim 32 comprising the steps of:
- establishing an agreement whereby the employer provides a bonus to the employee;
  - declining, in whole or in part, by the employee, the bonus offered to the employee;
  - recommending, by the employee, the charity to which the declined portion of the bonus is to be donated; and
  - transferring the bonus from the employer to the charity based upon evaluating the recommendation of the employee.
34. The method of Claim 32 wherein monies paid into a pre-tax flexible spending account have a restriction that at the end of a specific financial period any remaining balance in the flexible spending account will be transferred to a predetermined receiving entity.
35. The method of Claim 34 wherein the monies are periodically placed in pre-tax charity accounts by the employer and made available to the employee to give to charity.
36. A method for tax-efficient giving of units from a limited partnership, including a hedge fund, to a receiving entity comprising the steps of:

identifying the amount of unrealized gain allocated to the owner of the limited partnership units;

withdrawing all the money allocated to the owner of the limited partnership that is over and above the value of the unrealized gain; and

5           transferring at least a part of the remaining units that represent the owner's unrealized gain to the receiving entity.

37.   The method of Claim 36 wherein the owner uses at least a part of the money initially withdrawn from the limited partnership to purchase new units of the limited partnership.

10   38.   A method for transferring a unitized fund's taxable distribution to a receiving entity comprising the steps of:

          declining receipt, by the owner, of at least a portion of the unitized fund distribution;

          specifying a receiving entity to receive the declined portion of the  
15   unitized fund distribution; and

          delivering the declined portion of the unitized fund distribution to the receiving entity.

39.   The method of Claim 38 further comprising the step of:

          repurchasing a number of units in the unitized fund substantially equal to  
20   the number of units declined in the unitized fund distribution.

40.   The method of Claim 38 wherein the unitized fund is managed according to a predetermined guideline to generate at a predictable percentage the unitized fund distribution each year.

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